

<i>SERFF Tracking Number:</i>	<i>ARLH-126886226</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>47180</i>
<i>Company Tracking Number:</i>	<i>23-2576 10/10</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001C Any Size Group - Other</i>
<i>Product Name:</i>	<i>NA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: NA

SERFF Tr Num: ARLH-126886226 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num: 47180

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: 23-2576 10/10

State Status: Approved-Closed

Filing Type: Form

Author:

Reviewer(s): Rosalind Minor

Date Submitted: 11/01/2010

Disposition Date: 11/01/2010

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/09/2010

Explanation for Other Group Market Type:

State Status Changed: 11/09/2010

Deemer Date:

Created By: Jennifer Newkirk

Submitted By: Jennifer Newkirk

Corresponding Filing Tracking Number:

PPACA: Pre-PPACA Submission

Filing Description:

Company and Contact

Filing Contact Information

NA NA,

NA@NA.COM

NA, NA

123-555-4567 [Phone]

LITTLE ROCK, AR 00000

Filing Company Information

SERFF Tracking Number:	ARLH-126886226	State:	Arkansas
Filing Company:	Arkansas Blue Cross and Blue Shield	State Tracking Number:	47180
Company Tracking Number:	23-2576 10/10		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.001C Any Size Group - Other
Product Name:	NA		
Project Name/Number:	/		
Arkansas Blue Cross and Blue Shield	CoCode: 83470	State of Domicile:	Arkansas
P.O. Box 2181	Group Code:	Company Type:	
Little Rock, AR 72203-2181	Group Name:	State ID Number:	
(501) 378-3366 ext. [Phone]	FEIN Number: 22-6666666		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number:	ARLH-126886226	State:	Arkansas
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TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.001C Any Size Group - Other
Product Name:	NA		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/09/2010	11/09/2010

<i>SERFF Tracking Number:</i>	<i>ARLH-126886226</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>23-2576 10/10</i>		
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<i>Product Name:</i>	<i>NA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 11/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ARLH-126886226	State:	Arkansas
Filing Company:	Arkansas Blue Cross and Blue Shield	State Tracking Number:	47180
Company Tracking Number:	23-2576 10/10		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.001C Any Size Group - Other
Product Name:	NA		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	ARLH-126886226	Approved-Closed	Yes

SERFF Tracking Number: ARLH-126886226

State: Arkansas

Filing Company: Arkansas Blue Cross and Blue Shield

State Tracking Number: 47180

Company Tracking Number: 23-2576 10/10

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.001C Any Size Group - Other

Product Name: NA

Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Unsatisfied - Item: Flesch Certification Comments:	Approved-Closed	11/09/2010

	Item Status:	Status Date:
Unsatisfied - Item: Application Comments:	Approved-Closed	11/09/2010

	Item Status:	Status Date:
Unsatisfied - Item: PPACA Uniform Compliance Summary Comments:	Approved-Closed	11/09/2010

	Item Status:	Status Date:
Satisfied - Item: ARLH-126886226 Comments: Attachment: ARLH-126886226.pdf	Approved-Closed	11/09/2010



**Arkansas
BlueCross BlueShield**

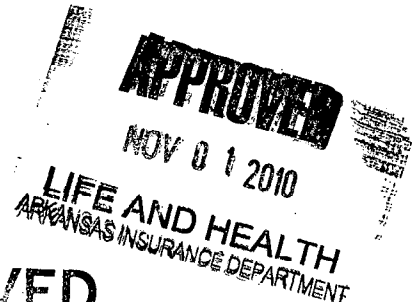
An Independent Licensee of the Blue Cross and Blue Shield Association

Frank B. Sewall
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Little Rock, Arkansas 72203-2181
(501) 378-3297
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#47180
ck #00446136
\$50.00

November 1, 2010

Ms. Rosalind D. Minor, Policy Analyst
Life and Health Division
Arkansas Insurance Department
1200 West Third
Little Rock, Arkansas 72201-1904



RECEIVED

NOV 01 2010

Re: Arkansas Blue Cross Blue Shield
Amendment No. 2576
Form No. 23-2576 10/10

Dear Rosalind,

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

Enclosed please find the above mentioned documents for your review and approval if indicated.

This amendment provides for the employee and or dependents to be effective with the group on their hire date. It was designed specifically for Records Imaging Sys, Inc. but can be used with any group with these same requirements.

Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the amendments as part of the benefit certificates or policies with which they will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates and insurance policies to which these amendments will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates and insurance policies to which these amendments are attached.

In accordance with Rule and Regulation 57, a check in the amount of \$50.00 payable to the State Insurance Department Trust Fund is enclosed.

Please feel free to call me or my analyst, Christi Kittler at (501) 378-2967 if you have any questions.

Cordially yours,

Frank B. Sewall
Frank B. Sewall
by *al*

FBS/el
enclosures

Arkansas Blue Cross and Blue Shield, A Mutual Insurance Company
An Independent Licensee of the Blue Cross and Blue Shield Association



Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment Nos. 23-2576 10/10**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.7 and complies with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Name

Vice President

Title

November 1, 2010

Date



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
COMPREHENSIVE MAJOR MEDICAL
GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2576

APPROVED

NOV 01 2010

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

ELIGIBILITY STANDARDS, Subsection 6.2.3 hereby amended to read as follows.

3. New Employee Effective Date.

- a. If the Company receives a new Employee's enrollment application within thirty (30) days of the date the Employee is first eligible for coverage, the Employee's coverage will become effective 12:01 a.m. on the date of hire.
- b. If the Company receives a new Employee's enrollment application after thirty (30) days of the date the Employee is first eligible for coverage, the employee's coverage will become effective 12:01 a.m. on the first day following the date the employee's application is received by the Company; however, in such instance the Employee shall be classified as a Late Enrollee. The status of Late Enrollee is important with respect to the Preexisting Condition Exclusion. See Subsection 4.1.1.

ELIGIBILITY STANDARDS, Subsection 6.2.5 a., c., and e."Effective Date for Newly Acquired Dependents," hereby amended to read as follows.

5. Effective Date for Newly Acquired Dependents. In no event will an Employee's Dependent's coverage become effective prior to the Employee's effective date. If an Employee acquires a new eligible Dependent after the date the Employee's coverage begins, coverage for a new Dependent will become effective in accordance with the following provisions:

- a. **Spouse.** When an Employee marries and wishes to have the Employee's Spouse covered, the Employee shall submit an application or change form within 30 days of the date of marriage. The effective date will be the date of marriage and the Spouse will not be a Late Enrollee. If an Employee submits the application or change form after the 30-day period, coverage for the Spouse will become effective on the first of the month following the Company's receipt of the application or change form and the Spouse will be a Late Enrollee. The status of Late Enrollee is important with respect to the Preexisting Condition exclusion. See Subsection 4.1.1.
- c. **Court Ordered Coverage for a Child.** If a court has ordered an Employee to provide coverage for a Child, coverage will be effective the date the Company receives written notification and satisfactory proof of the court order. If the Employee fails to apply to obtain coverage for a Child, the Company shall enroll the Child on the first day of the month following the Company's receipt of a written application from a custodial parent of the Child, a child support agency having a duty to collect or enforce support for the Child, or the Child, provided, however that the premium is received when due. In the event a court has ordered an employee of the Group who is not covered by the Plan to provide coverage for a child, the employee will be enrolled with the child on the first day of the month following the Company's receipt of a written application from the Group, a custodial parent of the Child, a child support agency having a duty to collect or enforce support for the Child, or the Child, provided, however that the premium is received when due.
- e. **Other Dependents.** Written application for enrollment received by the Company within 30 days of the date that any other dependent first qualifies as an eligible

Dependent will result in coverage for such dependent on the date that application for coverage is received by the Company. Such Dependent will not be a Late Enrollee. If the Employee submits the application or change form after the 30 day period, coverage for the Dependent will become effective on the first of the month following the Company's receipt of the application or change form and the Dependent will be a Late Enrollee. The status of Late Enrollee is important with respect to the Preexisting Condition exclusion. See Subsection 4.1.1.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201

APPROVED
NOV 01 2010
LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT